

No. 4187	號七十六百一千四第	日五廿月正康	年未辛治同	HONGKONG, WEDNESDAY, 15TH MARCH, 1871.	三拜禮	五十月三英	港香	PRICE 22¢ PER MONTH.
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Extracts.

Dear it like a Man-
 (Times of India).
 I rise each morn at break of day,
 And solemnly I scan
Gazette and *Times*, to see if they
 "ve made me a happy man;
 I've toiled and toiled for many a year,
 To get myself in
Gazette and *Times* beat with rhymes,
 They seldom take the hint.
 They sometimes send me back "alms,"
 Sir, say declined your
 And sometimes cause me much alarm
 By "Printer's Devil's" pranks.
 The *Times* express my feelings best
 My "Bent" is like a man;
 I feel quite proud, but try to look
 As modest as I can.
 To-day I covered my *Gazette*
 (Describe my rage when met),
 A parody my eyes there caught
 Of "Bent" like a man.
 My undignified protest returned
 To jests on business matters.
 No wonder that with r-r-rage I burned,
 As mad as a five fiddlers.
 Just give me up the writer's name!
 I'll give the rogue his gruel;
 I'll hold him up to public shame,
 Or fight him in a duel.
 But stay, Sir; if he's w-rr-rry big,
 'Twill be the fittest plan
 To feign that I don't care a fig.
 And—"Bent" is like a man."
 3rd February, 1871. C. G. H.

made in Bombay.
Bombay Gazette, Feb

In our article of yesterday week we called attention to the fact that the Government of Bombay with reference to its foreign trade and more particularly to the export branch of that trade, carrying out the views we then expressed, had been for some time past, in view upon the import branch, specially endeavouring to submit some elucidation of the causes which had brought about the miserable state which it now admittedly occupies, and considering what means can be adopted for bringing about a better state of affairs. To make our views more intelligible, we have now, as we formerly said, namely, that to the best of our enquiry and belief, there is no article of import in even moderate sale in this market, which is not sold at a price which is so lent to a loss upon home cost. Further, that there is no decline—from its normal position—of any article of import, either in cost, or in saleable reason presented in the market of late years, for this important branch of business giving such deplorable results. We therefore look upon the Government of Bombay as being, in return to the primary question of supply and demand. In considering it we must bear in mind that in relation to European goods imported from home, and to the goods of the Liverpool colonies in relation to cotton; and that therefore, while supplies of cotton may be not only abundant, but in some cases, as the case is precisely the reverse of Bombay. The quantity of cotton which the world can produce is known in Liverpool with moderate accuracy, and the quantity of goods which we know that knowledge prices are based—let the cotton ultimately be shipped where it may. And the quantity of supplies therefore to one market must be counterbalanced by the quantity to some other, and will find its natural outlet in being sent where scarcity indicates. And this being the case, many of the European manufactures, has more than a share of this character, and the diversion to us, of what at home is looked upon as not a large quantity of goods, has been the cause of the bazaars. Further, on the principle of the last law breaking the camel's back, even when supplies affect prices very materially. It is in the case of goods that we are now within a month's communication with the centres of European production, that the effect of the law is most apparent, on the chance of a long extended season, and when prices is removed at the same time with the necessity which formerly existed for holding stocks, and the result is a sudden fall in prices and turning to the statistical tables of imports applicable to Bombay, we find that supplies of the goods of European goods, as indicated in these figures, are not so large as to explain the lowness of prices here. But in former years a number of ports and places drew supplies from Bombay, and the opening of Bombay markets, which now, owing to the opening up of greater facilities are enabled to import more advantageously through other channels, has been the cause of the supplies from Kurrachee and the Persian Gulf ports, but also to a lesser extent Aden, the southern coast of Arabia, and the ports of the East, the eastern ports of Africa, and including Zanzibar and Mozambique. For the two last named places no doubt considerable supplies are still sent to Bombay, and it is really not surprising that goods imported but other ports such as Muscovy, and particularly the important supplies of Russia, we believe, now largely supplied from Baku, are not so large as the goods passing through Bombay at all. The reasons for such a course are many and obvious. It is not that the goods are not wanted, for our hands, as above specified, are not so large as imports would not more than represent a fair increase proportionate to the increased numbers and value of our imports. It is that the market has been excessive the course of business for the past three years has abundantly proved, and the prices have been inflated, taken in connection with the famine, and the result is that the North-West Frontiers, seem to show how, in the face of comparatively moderate imports, prices are not yet so low as they are found in excess of requirements. Further, it is once gone to prove, that with increased production a proportionately increased demand for goods is necessary, and that the goods which are not the necessities of life, does not follow in India. Looking back then to late years' inflation, and the course of prices, and the fall of values at home, and the course of prices, and the decline here, the fact that, for so long past, prices here have not covered producers' lowest cost, and are therefore to be attributed entirely to excessive supply.

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creating to record
banner of business

[illegible]

commercial community deservedly so; for

unwilling to take advantage of property which is not theirs, and to be content with the amount then for the past, but in our own interests, in the cause of common sense and business probity, let us, as business people, be as much as possible free from the evils to which we have thus forcibly directed attention.

FERRETS.
(Full Voice of Ferrets.)

Between the two extremes of the people who think the whole world is occupied mainly with the business of getting rich, and those who take it that no one notices anybody very much and themselves not at all, there is a mean class; people who believe in the profit instinct as one of the laws of nature, and who are convinced that ferrets exist, think it no shame to lay false scents if put to it. And these are the wisest of the three; for they are the only ones among the three who can make it their business to find out every one's secrets, and get to the back of every one's affairs.

There is a third board, Willnot going into the crans which possesses some who see apica and Joonite everywhere, we may still see apica that many more people keep their careless eyes open for the ferrets than those who know exactly where their friends keep their family skeletons, and what those skeletons are like, and they are the most dangerous of the three; the low-class ferrets and high-class ferrets; ferrets of the kitchen, of the drawing-room, and of all that lies between; cave-dwappers, and mere sharp and silent observers of ferrets who descend to netive work of a dirty kind, and ferrets who simply watch, hide their time, use their natural senses, and when they get hold of two or two's secrets, they are content to keep them. Their common quality, however, is unspicion, and the possibilities of human life are their prey. They are the most dangerous of the three; innocent, still less virtuous indignation, with a ferret. Fully impressed with the great truth that crans are fond of fish, if he sees so much as a fish, he will not let it go, and he will use Minette's claws, he inders the rest; and though he may improve he is pretty correct as to the result. In the company of ferrets, above all things, be careful of your eyes. One class of ferrets will betray you, and reveal your most dangerous secrets; and, once so-betrayed, you are never safe from their malicious intentions.

There is, in fact, variety in the manner of ferreting. Some watch you to prevent your watching them—in this case everything depends on the eyes of the ferret. One class of ferrets, leading questions, to which you must answer Yes or No, if you answer at all—questions to refuse to answer which would be a confession of guilt. Another class of ferrets make you by surprise, and any suddenly point blank without warning or paraphrase, "How's your business?" and you are obliged to answer, and hungrily to see you change colour; some watch you from under cover, no one participating; and some draw your friends, your very friends, into their net, and then they pull you down if they have got on your track, telling every one they know that questionable little tale of yours, and then they are gone. One has hoped was baffled out of the sight at all; and some are influenced by the dramatic instinct only; and enjoy your life's comedy in a box and see you, and then they are gone. Some are some punnets and some tall, but however it is done, it is done, and more is known of the private life of every body than any one cares to have for his most secret business.

Of the domestic order of ferrets, sharmen and nomadio servants are the chief, and carry their business to small degrees, but are dangerous to suspect as the carriers of their poison. Half the gossip which circulates without the possibility of tracking it to its source—that is, to the person who has told it, is carried by so much harm because it never assumes a definite shape, and can, therefore, never be fairly fought—comes with red ants and blackbeetles, and is carried by the most dangerous of all, not be tracked to its source; and it is not like to confess that they have heard it from their minds, and because it is after the pattern of a human scandal, it is not to be taken for granted, unintentionally misrepresent what they hear, therefore each preceding author repudiates his predecessor, and the result is that the most dangerous, because the most blundering, in his reports; and, of all the tribe, ladies' maids are the worst, from their position, knowing the secrets of the household, and being so often inventing more. Butlers and footmen bear the talk at table, and take it abroad

of an envelope unconquerable; and, as a rule, all servants know more of their master's business than the master himself. They are, therefore, in and out, and turn their knowledge over to the public with unparing liberality. Then there are conjugal ferrets of both kind—wives who spy after their husbands, and husbands who spy after their wives. Both parties are, of course, in the good; therefore, when husbands have secret, going it being a wife's best wisdom to be blind, and husbands who make "Judas holes" and peep into their wives' closets, and when wives are never do anything naughty, we will assume that Blue Beard merely loses his time. And there are the ferrets who hunt public institutions, and who, as women are angels, and men who taste workhouse-broth on a specially bad day, and who sniff out a cooked chicken in a kitchen, as women are angels, are down on the weak spot so industriously sought to be hidden, and who are always "tripped to the Times," or exploding on a "board of directors" as women are angels, and champions of Abolitionian "justice"; and there are housekeeper ferrets who servants find it hard work to cheat, and who seem to have an infallible way of detecting a dishonesty, in which no plausible explanation can blink; and spectacular ferrets who see everything, and go everywhere, and are at all odd times and in all odd places. Where you find a ferret, you find where the best places are; ferrets who see all the great lies, are just on the outside of the great truths, and, therefore, at the centre of all the great oracles, and, without whom no ceremony is complete and no catastrophe can be enacted. To be sure, you are not a ferret, and you are not a cat, and you are not a dog, and you are not a lion, and you are not a heavy account to the poor of newspaper-reporting and a lively imagination in your friend but after all discount taken, the eyes of a ferret are sharper than those of a cat, and, if he does not always hold quite the correct card, he is better than those who have no card at all, and to unprotected females and country countries is invaluable.

INSURANCE

PACIFIC INSURANCE COMPANY.
SAN FRANCISCO.
The Undersigned, Agents for the above Com-
pany, are prepared to grant **POLICIES**
against Fire on Buildings and Goods, at current
rates.

RUSSELL & Co.
No 366 Hongkong, 7th February, 1887.

PACIFIC INSURANCE COMPANY.
OF SAN FRANCISCO.
The Undersigned having been appointed
Agents in China for the above **INSURANCE**
COMPANY, are prepared to grant **POLICIES** cover-
ing Marine Risks at the Current Rates.

RUSSELL & Co.
No 373 Hongkong, 2nd March, 1887.

WANG-TSEU INSURANCE ASSOCIATION.
OF SHANGHAI.
POLICIES, granted on **Marine Risks** to all
parts of the World, at current rates, and
on **Fire Risks** on Buildings and Goods, at the
same returns to the assured **Ten per cent.**
on its yearly profits, divided pro rata to the net
premium contributed.

RUSSELL & Co.
Secretaries.

No 1089 Hongkong, 1st January, 1870.

THE HONGKONG AND SHANGHAI FIRE INSURANCE
COMPANY.
The Undersigned having been appointed
Agents in Hongkong for the above-named
Company, are prepared to grant **Policies**, giving
cover on Risks at current rates.

RUSSELL & Co.

**NORTH BRITISH
INSURANCE**

FROM and after this date the following rates will be charged on SHORT PERIOD INSURANCES:

Not exceeding 1 month	1 month	2 of the annual rate
above 1 month	3	do. do.
do. exceeding 1 month	4	do. do.
above 3 months	5	do. do.
do. exceeding 3 months	6	do. do.
above 6 months	7	do. do.
do. exceeding 6 months	8	do. do.

above 6 months the full annual rate.

GILMAN & Co., Agents,
at 696 - Hongkong, 7th April 1888.

NOTICE.

THE QUEEN INSURANCE COMPANY.

THE following rates will be charged in future on SHORT PERIOD Insurances, viz—

For exceeding 10 days	1 of the annual rate
do. exceeding 1 month	2 do. do.
above 1 month and not exceeding 3 months	3 do. do.
above 3 months and not exceeding 6 months	4 do. do.
above 6 months	5 do. do.

EDWARD NORTON.
Agent the Queen Insurance Company.
at 242 - Hongkong, 22nd January 1870.

THE QUEEN INSURANCE COMPANY.

CAPITAL—TWO MILLION STERLING.

THE Undersigned having been appointed Agent for the above Company at this Port, is prepared to grant Policies against Fire, to the extent of £10,000, on Buildings or on Goods stored thereon.

EDWARD NORTON.
at 241, Hongkong, 22nd January 1870.

THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

No. 11, Lombard Street, LONDON, E.C.

Established in 1811.

and empowered by special Acts of Parliament.

Subscribed Capital—£2,000,000, Sterling.

THE Undersigned having been duly appointed Agents for the above Company, are prepared to take risks against Fire, on the usual terms:

GILMAN & Co., Agents,
at 2317 - Hongkong, 7th December 1887.

THE IMPERIAL FIRE INSURANCE COMPANY.

Capital £1,000,000, in Shares of £100 each.

UNTIL further notice the following Annual Rates will be charged for Fire Insurance.

Detached & semi-detached Dwellings	1
Houses removed from town, and their contents	1
Other dwelling Houses, and their contents	1
Warehouses, and their contents	1
Godowns, Offices, Shops, &c., and their contents	1

GILMAN, LIVINGSTON & Co., Agents Imperial Fire Insurance Company at 864 - Hongkong, 7th March 1885.

MORRIS & Co.'s CONSTITUENTS INSURANCE COMPANY.

BOMBAY INSURANCE COMPANY.

THE Undersigned having been appointed Agents for the above Company, are prepared to accept risks on the usual terms.

Detached & semi-detached Dwellings
Houses, removed from town, and their contents
Other dwelling Houses, and their contents
Warehouses, and their contents
Godowns, Offices, Shops, &c., and their contents

GILMAN & Co., Agents, North British and Mercantile Insurance Company, at 886 - Hongkong, 10th March 1868.

IMPERIAL FIRE INSURANCE COMPANY.

THE Undersigned having been appointed Agents for the above Company at this Port, is prepared to grant Policies against Fire to the extent of £500 on Buildings or on Goods stored thereon.

GILMAN, LIVINGSTON & Co., Agents, at 864 - Hongkong, 10th March 1868.

at Hongkong, 24th August, 1885.

PENINSULAR FIRE INSURANCE COMPANY.

THE Undersigned having been appointed Agents to the above Company at this Port, are prepared to grant Policies against the loss by Fire of all kinds of Buildings, or on Goods stored therein.

DOUGLAS LA PRAIK & Co.
of 717 Hongkong, 9th November, 1885.

NOTICE.

FROM and after the 1st day of the following rates will be charged for **SHORT PERIOD** Insurances, viz:—

Not exceeding Ten days	1	do.	1
Exceeding Ten days and not exceeding 1 month	1	do.	2
Above 1 month, and not exceeding three months	1	do.	3
Above three months, and not exceeding six months	1	do.	4
Above six months the full annual rate			

JARDINE, MATHESON & Co.,
Agents, *Alliance Fire Insurance Company*
of 717 Hongkong, 24th August, 1885.

NOTICE.

ROYAL INSURANCE COMPANY.

THE annual rates for Fire Insurance on the various classes of Buildings and their contents will remain as follows until further notice, viz:—

Peaschee	1	percent
Dwelling Houses (removed from the town) and their contents	1	percent
Other dwelling Houses (not so situated) and their contents	1	percent
Offices and Godowns and their contents	1	percent

Other Risks by Special arrangement.

The following rates will be charged for **SHORT PERIOD** Policies:—

Not exceeding 10 days	1	month	1
Not exceeding 10 days and not exceeding 1 month	1	month	2
Above 1 month, and not exceeding 3 months	1	month	3
Exceeding 3 months, and not exceeding 6 months	1	month	4
Above 6 months the full annual rate			

ROBT. S. WALKER & Co.,
Agents, *Royal Insurance Company*
of 1763 Hongkong, 15th September, 1885.

LONDON AND PROVINCIAL MARINE INSURANCE COMPANY.

THE Undersigned having been appointed Agents in Hongkong for the above Company, are prepared to grant Marine risks at the following rates:—

AUGUSTINE HEARD & Co.,
of 471, Hongkong, 9th March, 1885.

INSUR

OHINA AND JAPAN MARINE INSURANCE COMPANY.

His Company grants Policies on Marine Risks at the established local Rates, to Agents of the Western Ports.

In addition to the usual brokerage, thirty Cent (30%) of the Premium will be returned to all contributors of Reinsurances. Shareholders are not entitled to proportion the amount of Net Premium contributed.

No Policy Fees charged.

W. M. FUSTAU & Co.
Agents.

1402 Hongkong 27th July 1870.

NOTICE.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

Undersigned having been appointed Agents of the above Insurance Company, to receive and pay Claims, and to quote rates on Freight and Cargo, at Current rates, subject to a discount of 15% if paid in advance.

BUTTERFIELD & SWIRE.
1753 Hongkong 26th October 1870.

THE ROYAL EXCHANGE ASSURANCE OF LONDON.

Undersigned having been appointed Agents of the above Corporation, are prepared to grant Policies against Fire at current rates.

BUTTERFIELD & SWIRE.
Agents, & Agents.

IMPERIAL FIRE
MAR Insurance Co

Gonds, Warehouses, Manufactures,
and Farming Stock, Ships in Port, Har-
bours, or Dock, and the Cargoes of such Ships;
or, Agents, Builders, Merchants, or Owners
of other Vessels on Navigable Rivers, and
Cargos, and Goods on board such Vessels,
throughout Great Britain, Ireland, and in
other Colonies; from LOSS OR DAMAGE BY
FIRE.

The Undersigned, Agents for the above Com-
pany, have established Marine Policies against
RISK to the extent of \$80,000 on any one First
Sums Risk.

GRIBB, LYONNAISE & Co.,
HONGKONG, 1st Nov. 1870.

**HONGKONG LIEUX ASSURANCE D'ASSU-
RANCES MARITIMES**

Capital en espèces au Capital de 6,000,000
de francs (un quart versé).

THE UNDERSIGNED, being associated for pur-
poses of Marine Insurance in the Far
East, and having established their Office at
LYONNAY FRANCAIS, Capital of 6,000,000 francs,
and with the CIE FRANÇAISE
D'ASSURANCES MARITIMES,
Capital of 10,000,000 francs, 5,000,000 frgs.
Offers to the ASSURED the
Security of a collective
Capital of 11,000,000 francs.
Agencies established in all Ports, Cities, and
Villages, payable in Lyons, Paris, London, Manille,
Calcutta, Bombay, Yokohama, Hongkong and
Shanghai.

The undersigned having been appointed
Agents for the above-named Company in Hong-
kong, are prepared to accept Marine risks,
foreign or countries, at their current rates.

RUSSELL & Co.,
at No 1377 Hongkong, 23rd July, 1870.

**THE LONDON ASSURANCE CO.,
INCORPORATED BY ROYAL CHARTER**

THE MAJESTY KING GEORGE THE FIRST,
A.D. 1720.

THE undersigned having been appointed
Agents for the above-named Corporation, are
prepared to grant Insurances as follows—

MARINE DEPARTMENT.

Policies at current rates payable either here,
London, or at the principal Ports of India,
China, and Australia.

FIRE DEPARTMENT.

Policies issued for long or short periods at
current rates.

LIFE DEPARTMENT.

Policies issued for sums not exceeding 25,000
pounds reasonable terms.

HOLLIDAY, WISE & Co.,
at No 1397 Hongkong, 1st November, 1870.

**THE LIVERPOOL AND BOMBAY
TRADING INSURANCE COMPANY,**

THE undersigned having been appointed
Agents for the above-named Company at this
Place, are prepared to grant Policies against
Marine Risks at current rates.

HOLLIDAY, WISE & Co.,
at No 777 Hongkong, 4th April 1870.

**MANCHESTER FIRE ASSURANCE COM-
PANY OF MANCHESTER AND
LONDON.**

THE undersigned having been appointed
Agents for the above Company at Hong-
kong, Canton, Foochow, Shanghai, and Man-
churia, are prepared to grant Insurances at
Current Rates.

HOLLIDAY, WISE & Co.,
at No 1393 Hongkong, 13th December, 1868.

**LONDON AND LIVERPOOL GENERAL TRADING
INSURANCE SOCIETY'S OFFICE.**
137, LEADENHALL STREET, LONDON.

INCORPORATED 1843.

THE undersigned, being authorized to accept
marine risks on behalf of this Office, by First
Class Steamers and Sailing Ships.

W. MACAULAY, Agent,
at No 1393 Hongkong, 1st Nov. 1870.

**OCEAN MARINE INSURANCE
COMPANY, LONDON.**

INCORPORATED 1859.

CAPITAL, £1,000,000.

THE undersigned, having been appointed
Agents for the above-named Company, are pre-
pared to accept Marine risks and issue Policies
at current rates.

AUGUSTINE HEARD & Co.,
at No 1351 Hongkong, 7th June, 1867.

HONGKONG INSURANCE COMPANY,
1888.

THE Undersigned having been appointed
Agents of the above Company, are pre-
pared to issue Marine Policies on the usual
terms to the extent of \$10,000, on any first
class risk.

A. G. HOGG & Co.
at 588 Hongkong, 17th March, 1889.

NOTICE.

IMPERIAL FIRE OFFICE.

FROM and after this date the following rates
will be charged **SHORT PERIOD** Insur-
ances, viz—

Not exceeding Ten days	1	% of the annual rate
Not exceeding 1 month	2	% of the annual rate
Not exceeding 3 months	3	% do. do.
Not exceeding 6 months	4	% do. do.
Not exceeding 12 months	6	% do. do.

above 1 month 1 3/4 do. do.
above 3 months 2 1/2 do. do.
above 6 months 3 1/2 do. do.
above 12 months 4 1/2 do. do.

GIBB, LIVINGSTON & Co.,
Agents, Imperial Fire Insurance Company,
at 676 Hongkong, 18th Aug., 1889.

MERCANTILE MUTUAL MARINE
AND COMMERCE COMPANY OF SAN
FRANCISCO.

ENGAGED EXCLUSIVELY IN MARINE
INSURANCE.

Paid up Capital—\$500,000.00.

THE Undersigned having been duly appoint-
ed Agents of the above Company, are pre-
pared to accept Marine Risks on the usual
terms.

OLYMPHANT & Co.,
at 1292 Hongkong, 2nd July, 1889.

PACIFIC INSURANCE COMPANY.

THE above Company is prepared to accept
all risks on **MERCHANDISE** with average
clause, from **HONGKONG** to **SAN**
FRANCISCO per **STEAMER** or **first-class**
SAILED SAILING VESSEL, and thence per
RAIL to cities in the Eastern States between
ST. LOUIS and **ST. PETERSBURG** on the Atlantic
Coast, and ports included, and between **MILWAUKEE**
and **ST. LOUIS** in the interior, both inclusive.
Also on **MERCHANDISE** **ETC.**, per **RAIL**
ROAD from **ST. PETERSBURG** to cities in
the Eastern States as above, at 6 1/8 % net.

RUSSELL & Co., Agents,
at 1461 Hongkong, 13th August, 1870.

Business Ann

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 10, FLEET STREET, LONDON, E.C. 4.
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